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JURNAL PENDIDIKAN EKONOMI & BISNIS<http://journal.unj/unj/index.php/jpeb>**Business and Religiosity: Review of Business Ethics Mayangkara Group****Dedi Suselo^{1*}**¹ *Institut Agama Islam Negeri (IAIN) Tulungagung, Indonesia***Article Info***Article history:**Received: 2 June 2018;**Accepted: 28 September 2018;**Published: 1 October 2018.**Keywords:**Religiosity; Business Ethics; Business Spirituality.***Abstract**

This research explores the application of religious values that are a business strategy in the management of the Mayangkara Group. This type of research is descriptive qualitative with a case study approach (field research). Data collection techniques use source, time and technique triangulation. The results show the application of religious values in the management of the Mayangkara Group to be unique and important capital in supporting the existence of the company. A good business management pattern is not to exploit, manage existing natural resources for mutual benefit. Mayangkara Group's religious values are built based on the principles of social piety in every business activity. A series of social, religious, socio-economic activities that are packaged in the company's CSR program is a means of channeling zakat funds and company infaq. The purpose of Mayangkara's business activities is "al-Falah" is to realize prosperity and elevate the level of life of the people, and realize a good company.

Abstrak

Penelitian ini mengeksplorasi penerapan nilai-nilai religius yang menjadi strategi bisnis dalam manajemen Mayangkara Group. Jenis penelitian adalah deskriptif kualitatif dengan pendekatan studi kasus (field research). Teknik pengumpulan data menggunakan triangulasi sumber, waktu dan teknik. Hasil menunjukkan penerapan nilai-nilai religius dalam manajemen Mayangkara Group menjadi sangat unik dan modal penting dalam mendukung eksistensi perusahaan. Pola manajemen bisnis yang baik bukan untuk mengeksploitasi, mengelola sumber daya alam yang ada untuk kepentingan bersama. Nilai-nilai religius Mayangkara Group dibangun berdasarkan pada prinsip-prinsip keshalehan sosial dalam setiap aktivitas bisnis. Serangkaian kegiatan sosial keagamaan, sosial ekonomi yang dikemas dalam program CSR perusahaan menjadi sarana menyalurkan dana zakat dan infaq perusahaan. Tujuan aktivitas bisnis Mayangkara yaitu "al-falah" adalah mewujudkan kemakmuran dan mengangkat derajat hidup umat, serta mewujudkan perusahaan yang baik.

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INTRODUCTION

The general view in business is to get profit (profit oriented). As applicable in the economic law to get the maximum profit with little capital. In order to obtain this advantage, business management and strategy become a guide in running the business of business people.

Various types of business management are formulated by economic experts, with the aim of guiding someone in doing business. As is the business practice adopted by the famous Indonesian businessman, Bob Sadino. In running his business, Bob Sadino has his management which he calls a family system. In Bob Sandino's view, his employees were treated like family (friends) themselves, so he had a very close relationship with his employees ranging from his manager to cleaning service (Wisteria, 2016: 35-45).

Through good business ethics, it will show how an entrepreneur does not run a dirty business competition (unfair competition). Therefore, ethics in business is considered a management ethic that applies moral standards to business activities (Alma and Priansa, 2009: 115).

From the pattern of management implementation, it is usually interesting to study casuistically, because every company must have its philosophy in applying management knowledge to the target market segment. On the other hand, there are also companies that are built and run based on religious values as one of the supporters of business management. Because among the values of religiosity is believed to be able to build or improve the work ethic of employees.

In the context of the value of religiosity in this business, Max Weber argued that the reasonable religious value Calvinism (one of the Protestant sects) had a considerable contribution to the rise of Western capitalist economics at the beginning of the modern century (Ritzer, 1996: 33). There are five dimensions of religiosity, namely the dimensions of belief (religious belief), dimensions of worship or religious practice (religious practice), dimensions of experience (religious feeling), in-

tellectual dimensions and religious knowledge (religious knowledge), and religious dimensions (Ancok and Suroso, 2001: 76-77). These five dimensions become a suitable measure to state that a business has an excellent religious culture, and a business framework has been implemented by religious law.

If in the context of Islamic spirituality, there are values that can be used as guidelines in economic development. It can be used as a spirit to improve work ethic in business. For example, there is an expression that works is a part of worship (in the broad sense), the hand above is better than the hands below, poverty is closer to kufr and others. Religiosity itself is understood as diversity because of the internalization of religion into the personalities of each person (Ghufron and Risnawita, 2014: 168). The existence of the internalization of religion in a person shows appreciation of religious teachings that are believed in every activity and every day's actions. For example, related to the intensity of worship, reading us holy Al-Qur'an, and other religious activities.

In an economic point of view, the existence of human beings as socio-economic beings requires self-defense from the influence of greed in the economy. Returning to internalization of religion in one's person will be an encouragement to work well, discipline, and not harm others because of the understanding that "work is worship." For example, when a Muslim businessperson who is always obedient to his religious obligations, will have implications for all business activities. One of them is the nature of the discipline, humanizing employees, doing business well, and company goals not only on material benefits but more importantly are the benefit of humankind.

Understanding the concept as described, in line with the results of research by Mustikowati and Wilujeng which shows that the concept of religiosity includes honesty, ethics, capital, and mutual respect to encouraging business performance (Mustikowati and Wilujeng, 2016). Religiosity values that have

been known by the Muslim community contain values that give the spirit to Muslims to work (strive) to get a better economic life. Of course, all business (work) in Islam must obey the rules that have been established in Islam regarding halal and haram standards. Business activities that refer to good business ethics are in line with research findings by Bawono who found that spiritual-religiosity aspects can increase the attractiveness of consumers of health service users in Islamic hospitals (Bawono, 2011).

The development of business concepts based on religious perspectives has actually been stated by several other authors such as Bostjan and Hisrich (2003), who argued that the religiosity possessed by individuals would encourage one's behavior to carry out business activities by prioritizing honesty, ethics, morals and respecting people others and time (discipline). In practice, these factors are considered as the key to success in interacting with the environment so that it will have an impact on achieving superior performance.

In a study conducted by Morrison (2006), it is explained that the moral possessed by individuals is one of the keys to dealing with changes in the business environment. Furthermore, Proctor (2006) explains that morality will be the primary source in stabilizing the community environment.

Based on the explanation above, the development of business concepts can be done using the perspective of religiosity. The study above shows that the religious perspective has an essential role in the success of a business (business).

This article will try to see one of the companies that are concerned in applying the values of religiosity in their business management, namely the Mayangkara Group company. The Mayangkara Group business has progressed significantly because it has its philosophy in running its corporate management. The various social activities above show that in running its business, Mayangkara Group has based on the values of good religiosity related to social aspects, fair competition and fairness, values of honesty and high morale for its employees.

METHOD

The type of research used is qualitative research. Qualitative research is chosen because the object of research is a process, activity, and activity of several people that is related to the application of religious values within the business framework of the Mayangkara Group.

Research approaches are qualitative case study approaches or field research. Data sources used by the authors in this study were sourced from informants who can provide information, related to the research theme. The selection of informants who are considered to have much information in this study is the Mayangkara Group management line, which consists of leaders and employees of the Mayangkara Group.

In conducting qualitative research, a researcher must go directly to the field, because of researchers as instruments as well as data collectors (Atmaja, 2007: 96). During the study, a researcher carried out his duties to observe, interview and take documentation. The activity of researchers at the research location is to interact with objects reasonably and make decisions quickly related to changes in the field.

Through data collection techniques using source triangulation, namely interviews, observation, and documentation as well as the use of time triangulation and research techniques are more perfect. The next step, the collected data is processed and analyzed using descriptive analysis to identify the application of religious values. Activities in data analysis obtained include data reduction, data presentation, and conclusions.

RESULTS AND DISCUSSION

Religious Management Pattern in the Mayangkara Group

The basic idea of applying a religious management pattern in the Mayangkara business is the owner of Mayangkara Group, Mr. H. Harianto. Ambition to create a business that is not only carried out by professionalism. Moreover, his biggest ambition is to create a good business with the foundation

of religious values. Businesses must carry out their functions as beneficiaries of the products and prices offered, not as a strategy to exploit the community. This was conveyed by Mr. Harianto in the following interview results.

... The business must be able to provide as much benefit as possible for the community. Do not run a business for bad purposes, such as to exploit natural resources, especially to make people have a high consumptive culture ... I believe that a good business will get good results too, God is omniscient and never sleeps.

Through religious management embodied in the company's vision "to be a world class company, healthy and healthy, prosperous and prosperous and able to benefit the world and mean the afterlife. Through a unique vision offer, it is readily accepted by the community as stakeholders. Religious management activities are consistently carried out in many programs with the concept of sharing Mayangkara. For example, a halal bi halal program that is routinely carried out as a means of staying in touch with all employees and families (figure 1).

Halal bi halal event used as an effort to channel inflaq and zakat funds because many orphans and elderly assisted people were invited to share happiness. Activities like this are routinely held at a cost that is not cheap,

but the Mayangkara party receives multiple returns. Mr. Harianto acknowledged that the key to the success of the Mayangkara Group was obtained regardless of the Mayangkara sharing program.

The application of religious values through Mayangkara Group's top management to all employees was successfully carried out and provided an excellent example for other companies.

This picture is by the theory that when business activities are no longer seen from the basics but more to the vertical aspects, there will be a perspective whether business activities are favored by Allah or not. Business actors no longer refer to the reason for doing business but the voice of their heart that always reflects kindness, beauty, and truth. Therefore, business is seen as an activity that aims to create wealth and deepen self-spirituality (Tarigan, 2015: 6).

Religious Culture in Religious Activities

The building of religious culture in the Mayangkara Group business framework can be seen from various programs carried out consistently and continuously. Some programs implemented include religious programs and CSR programs that are included in the Mayangkara Foundation's supporting units. Religious programs that become rou-



Figure 1. Halal bi halal event from Mayangkara Group

tine programs include TPQ learning activities in each gas station unit and Koran recitation, shalat tahajud and shalat tasbih for employees. Presented by Mr. Muhammad Rizal Cholid in an interview;

..... We have a TPQ program in every gas station unit. All citizens can participate in this program without the most important conditions coming and registering, we have provided the form. We aim to help the community in educating their sons/daughters in religious science. For the TPQ teaching method, we adjust the conditions of the community, for example, if many farmers mean that we do TPQ in the morning or evening, making sure parents can take their children. The Ustadz we choose is not careless; they must have sincerity because if the primary purpose is money, it means not being sincere. This will affect the quality of the knowledge they convey.

In the activity of reciting in the gas station unit, an al-Quran recitation program was held for SPBU unit employees. Al-Quran reading activities conducted by each SPBU unit are aimed at providing knowledge and discipline in religion even at work locations. Also, this activity is a means to improve each other in addition to the means of self-control of employees in addition to the MESM train-

ing activities they have obtained (figure 2).

In addition to recitation activities at SPBU units, other programs in building religious culture are *qiyamul lail* programs and *tasbih* prayer. *Tahajud* prayer and *tasbih* prayer programs become Mr. Harianto's flagship program as a means of approaching themselves to the creator and encouraging employees to always be *istiqomah* in every responsibility. In the interview, it was stated that;

... the *qiyamul lail* program we carry out through the call to improve ourselves and *istiqomah* in getting closer to Allah SWT. Indeed, cultivating like this requires coercion so that they want to carry out even we offer to offer Umrah for those who implement it. Each division we make WhatsApp group just to check the activity of employees who wake up from *qiyamul lail* time to the midday prayer. The timeliness of attendance is an important assessment for us to score and be given a ranking ... we deliberately made a rating model to facilitate the selection of prospective Umrah recipients. The top ten ranks we immediately give umroh gifts, while the recipients of other Umrah candidates are taken through the best 50th rank *qiyamul lail*,



Figure 2. Routine Activities of Assessing Al-Quran in Gas Station Units for Employees and the Public

the minimum tenure achievement period is three years, and the service path with istiqomah criteria enlivens the congregational prayers at the Mayangkara mosque for three years.

As in the activity of reciting the Al-Qur'an, the cultivation of religious values in the practice of *tahajud* (*qiyamul lail*) and *tasbeih* prayers conducted by employees and leaders are included in the dimensions of religious beliefs and practices. Planting religious values in routine Al-Qur'an recitation activities, TPQ learning, and *qiyamul lail* program calls in every Mayangkara gas station unit are included in the dimensions of religious belief and religious practice. Someone who is steadfast in carrying out his obligations as a Muslim in the Qur'an reciting activities becomes an indicator of firmness in one's belief in the religion he adheres to (Ancok and Suroso, 2001: 77).

Religious Culture in Social Activities

Social activities in the Mayangkara business are manifested in CSR programs. The religious culture in the CSR program is carried out in several activities including emotional and spiritual management training (MESM), free tutoring institutions (LBB), free treatment, *umroh* programs for all employees, and elderly programs assisted and assisted by orphans.

In general, CSR programs are an attempt by Mayangkara to channel the company's *infaq* and *zakat* funds. Through the MESM program, which is routinely carried out every month, the company can provide work motivation to all employees in their approach to God (*habluminaallahii*) and approach to fellow human beings (*habluminannas*). The results of the interview with Muhammad Rizal Cholid showed that;

... MESM is just one of our programs, which is dedicated to new employees. The goal is clear to foster and process employees psychologically both mentally and spiritually because it is very important for employees to get activities like MESM. Our old employees are also required to

participate in this MESM to keep their emotions and spirituality in order to work well and professionally by their beliefs in religion, namely "work as worship."

The conclusion is that through this activity employees can control emotions when problems occur both internally and externally. Employees will be better able to serve consumers well, so consumers feel more satisfied with the service they receive. Whereas through spiritual processing activities will encourage employees to focus on more inner relationships with the creator for all the blessings that are always received with a feeling of gratitude. So that through this understanding employees will be better able to be responsible for the work that is their duty. The following are examples of documentation of MESM activities carried out together with IAIN Tulungagung Students and employees (figure 3).

Other activities such as free LBB are carried out as a form of learning to students to prioritize aspects of honesty and discipline in learning. Free medicine is the next program to help people realize a healthy society according to the company's vision. This program is carried out routinely in 25 sub-districts throughout the Mayangkara business unit in Blitar City and its surroundings. The next program is the giving of *umroh* gifts to employees regardless of the status of the position through the selection of the ten best employees who perform special prayer services (*qiyamul lail*).

The next program was assistance to orphans and formed a special team to record the elderly who needed help and routinely carried out every day. From a series of activities that characterize Mayangkara's religious culture, in general, are related to the principle of sharing. Through the principle of mutual sharing will manifest the company's vision for prosperity which means achieving what is called *al-Falah*. *Falah* in the teachings of Islam is interpreted as a common goal while in the sophisticated understanding the word *Falah* means survival, freedom in pov-

erty, and strength and honor (Tarigan, 2015: 31). This view clarifies the evidence that the understanding of al-Falah in corporate objectives; Mayangkara has an understanding that is not limited to fulfilling the obligation to carry out the company's social responsibility towards the environment but the goal is akherat.

Implications of Building Religious Culture in the Existence of the Mayangkara Group

First, religious culture in the efficiency of human resources. The vision brought by the Mayangkara Group in business competition encourages the overall management of Mayangkara. One form of implication in building religious culture is the occurrence of hu-

man resource efficiency. In the general concept (current) the efficiency requirements, especially in costs, occur if an organization can save costs for operations. In the concept of Islamic economics, austerity measures are carried out with the term "giving" or "charity." From Mayangkara management, as stated by the informant, that being grateful in carrying out company activities is the key to surviving the effects of bankruptcy by ensuring the welfare of employees and the surrounding community. As stated by Mr. H. Harianto;

..., Business if not grateful for giving a lot will be the source of bankruptcy for the business that is run. I am very confident, Mayangkara cannot survive if it is not smart to be grateful, especially the guar-



Figure 3. MESM activities attended by several Tulungagung IAIN Students and Employees

antee of the welfare of employees and the community.

Affirmed by Mr. Muhammad Rizal Cholid;

.....We appreciate the employees' hard work and community loyalty to the company. As far as Mayangkara Group is still able to survive, we will continue to give the highest appreciation to them.

Through policies to provide rewards for the excellent performance of employees will encourage employees to work well. If in this condition a concept is known as employee citizenship, then employees will be encouraged to work optimally to maximize all their capabilities to advance the company, of course with caution so as not to have a negative impact on the company.

Through religious buildings carried out, Mayangkara management gets the efficiency of human resources. In observation and interview results, the quantity of human resources is minimal with a large business scale. However, all business activities run smoothly, supervision is easier to do and does not waste too much time working.

Second, religious culture in fostering community trust. Another implication of religious culture is the realization of a high level of trust from the community. Through a series of activities in CSR, the company becomes an important capital for the company to get closer to the community. Public trust is also maintained in several Mayangkara social programs such as free LBB for all the sons / daughters of the community in Mayangkara.

Other programs such as free medical treatment, provision of free hearses, assistance for religious events, and other social programs. Mayangkara management uses the program to get closer to the community. Affirmed by Mr. Muhammad Rizal in the opening speech of the free LBB;

....LBB niki saestu gratis sedayanipun, milai buku ngantos lintu-lintuni sedoyo gratis. Sedayane biaya sampun panjenengan bayar naliko panjenengan tumbas lengo kaleh gas teng SPBU Mayangkara teng unit pundi mawon.

Mr Rizal's assertion meant that all this

time the free LBB implemented by the Mayangkara Group management was a form of gratitude from Mayangkara for the loyalty and trust of the community. Community trust is not easily built with only one or two useful activities to the community such as LBB free. This program is a very important capital for companies to maintain the trust of people who know the Mayangkara group as a company that carries out business units based on the objectives of al-Falah.

Third, religious culture in business development Mayangkara. The implications of the next religious, cultural building are evidence of the development of the Mayangkara Group business up to now. Through a vision that is far different from other companies, Mayangkara Group's management chooses a business strategy that focuses more on the service and welfare of the people (al-falah). Explained by Mr. H. Harianto in the interview;

... so the business must be useful to the public at large, mas. If the core business only sells and obtains opinions that occur, business competition will emerge as it is now. Business is one of the ways in social worship, so businesses must provide benefits and the existence of business will have an impact on the welfare of the people, not to make the community feel poor materially.

The conclusion is that the core of the business is not just about gaining profit, but rather the effort to gain more economic value for the welfare of the people. The Mayangkara Group business development is also inseparable from business activities that instill consistent religious values.

The manifestation of business activities is shown from excellent and honest service; this is a crucial capital to encourage and maintain community loyalty to the Mayangkara Group. Also, the principle of sharing that is always carried out by the Mayangkara Group management encourages people as consumers to become loyal. Affirmed by Muhammad Rizal Cholid;

.....Profit is not our primary goal, Mas Dedi, because it is clear that the flow of

every one that is sold on a business basis is profit. However, what is more, important is how the profit returns to society to give more value regarding economic, social and religious.

In conclusion, the existence of the company is not because the company gets much profit from the community and is used for the benefit of shareholders' welfare, but rather to the high level of public trust in the company. This view breaks the general concept in capitalist finance that business development is measured by the maximum profit possible with the smallest sacrifice.

Supporting Factors and Inhibiting the Application of Religious Values in the Mayangkara Group

In the application of religious values in Mayangkara Group management carried out consistently and ran smoothly. In general, the application of religious values is carried out in two strategies namely vertical strategy and horizontal strategy. The vertical strategy is carried out by making a complete concept in the top management environment and looking for the right resources.

While the horizontal strategy is carried out by forming a joint commitment between top management and all stakeholders of Mayangkara Group. Other supporting aspects of the management process with a family system are initiated directly by the leader with a religious background. Other supporting factors arise from a joint commitment to carry out the standard operating procedure that is not written, which is doing a prayer together before running business activities and keeping the intention to work as worship.

Control is carried out with a sudden visit in each work unit and an evaluation of the implementation of the SOP. Every finding in the field will be immediately reprimanded through the heart-to-heart chatter. Also, the control is carried out through direct communication through the WhatsApp media group always to report activities related to prayer at the congregation, recitation activities, and some complaints services from consumers.

Some of the activities of applying reli-

gious values in the Mayangkara Group received examinations that were able to hamper the process. In general, obstacles arise from human resources who lack the same principle with existing SOPs. The case that happens a lot is not to pray together in the work location. Facing such human resources, Mayangkara Group has a special strategy through the Sufism approach and trains its spirituality through the Mayangkara emotional and spiritual training program (MESM) which is carried out routinely specifically for new employees and senior employees who need it.

The strategy implemented by Mayangkara to minimize the emergence of the same case, the management gave several bonuses offers to employees, one of them is umroh for all employees and employee awards for all employees regardless of the level of the position. In addition to being able to reduce activities that employees hinder the implementation of religious values, the bonus given will encourage employees to work optimally.

CONCLUSIONS AND RECOMMENDATIONS

The application of religious values in the management of the Mayangkara Group to be a unique religious, cultural building and an essential capital in supporting the existence of the company until now. Carrying out a vision to become a world-class company that nourishes and prospers its main stakeholders in al-Falah, forms the character of a business that must be replicated and carried out by all business people in the world in general, and Indonesia in particular.

A good business management pattern is not to exploit existing prices, products and natural resources in the community, but rather to manage existing natural resources for the common good. This can be done by managing good business ethics and morals including business people.

Mayangkara Group's religious values are built not only in the dimensions of religious beliefs and practices. Basing the principles of

social cooperation in every business activity Mayangkara becomes more important to realize al-Falah as in the ultimate goal of Mayangkara.

Through a series of socio-religious, socio-economic activities that are packaged in corporate CSR programs become an important means of channeling zakat funds and company infaq. So that at the end of Mayangkara's business activities is al-Falah, from the public interest is to realize prosperity and raise the level of life of the people, from Mayangkara is the existence of the company and realize a good company.

This research still has limitations, especially in raising the dimensions of religiosity in the view of classical figures, for example, according to Max Weber. It is possible, if examined in one view, it will be easier to measure the success of Mayangkara applying religious values in the business framework. Based on the results of the research and the limitations of the research, it is suggested that Mayangkara management must maintain consistency in creating a healthy and prosperous community life.

For educational institutions in general and especially the Faculty of Economics and Islamic Business IAIN Tulungagung, it is expected to be able to continue to enhance cooperation with the Mayangkara Group in the PPL program. Other programs are also deemed necessary to be carried out namely business learning based on business spirituality can be through seminars and training by inviting one of the representatives of Mayangkara. This strategy will be able to produce graduates who are not only experts in the field of business management but also independently able to process the taste and mentality of steel.

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